



COMBINED DECLARATION AND POWER OF ATTORNEY

a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: VALUE TRANSACTION SYSTEMS

the spec	ification of which		
	is attached hereto.		
	was filed on 25 Oct.2000 as Applica (if applicable).	tion Serial Number <u>09/696,099</u>	and was amended on
	was described and claimed in PCT Inte	rnational Application No. PCT	filed on
and as amended	under PCT Article 19 on	(if applicable).	
	state that I have reviewed and understand by any amendment referred to above		dentified specification, including the
	vledge the duty to disclose all informations. §1.56.	on I know to be material to pate	entability in accordance with Title 37
patent or invento United States of certificate or any	claim foreign priority benefits under Titl r's certificate or of any PCT internation America listed below and have also ider PCT international application(s) designa e same subject matter having a filing da	al application(s) designating at l ntified below any foreign applica ating at least one country other	east one country other than the ation for patent or inventor's than the United States of America
COUNTRY	APPLICATION NO.	FILING DATE	PRIORITY CLAIMED
United Kingdom	9926659.5	10 November 1999	KX Yes □ No
	:		☐ Yes ☐ No
			☐ Yes ☐ No

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Stephan J. Filipek, Reg. No. 33,384; John B. Pegram, Reg. No. 25,198; William J. Hone, Reg. No. 26,739; Frederick H. Rabin, Reg. No. 24,488; Richard P. Ferrara, Reg. No. 30,632; Samuel Borodach, Reg. No. 38,388; Gabriel P. Kralik, Reg. No. 34,855; Andrew T. D'Amico, Reg. No. 33,375; Andrew N. Parfomak, Reg. No. 32,431; Kent H. Cheng, Reg. No. 33,849.

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patents issued thereon.

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